

### Art Insurance Policy

The underwriters have relied on the proposal form and all other information provided in connection with it in deciding to accept this insurance.

#### Cover

The property described in the attached schedule (the "schedule") is insured against physical loss or physical damage occurring during the period of insurance while at the named location(s) or within the territorial limits specified in the schedule, subject to the following exclusions, basis of valuation and conditions.

#### Exclusions

The underwriters are only liable to the extent that any other valid insurance would fail to cover any claim if this insurance had not been issued.

This insurance does not cover:

A. Loss or damage caused by or resulting from:

- (I) Natural ageing, gradual deterioration, inherent defect, rust or oxidization, moth or vermin, warping or shrinkage;
- (II) Repairing, restoring, retouching or any similar process;
- (III) Aridity, humidity, exposure to light or extremes of temperature unless such loss or damage is caused by storm, frost or fire;
- (IV) Earthquake;

B. Loss, damage or liability arising directly or indirectly from seepage, pollution or contamination, however such seepage, pollution or contamination may have been caused.

C. Loss from or damage in or on unattended vehicles, unless in the custody of a competent professional carrier.

D. Electrical or mechanical fault or breakdown.

E. Mysterious disappearance.

F. The amount of the deductible stated in the schedule for each and every loss.

G. Loss or damage or liability directly or indirectly occasioned by, happening through or in consequence of war, invasion, acts of foreign enemies hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power.

H. Loss or damage caused by or resulting from confiscation, nationalization, requisition, or destruction of or damage to

property by or under the order of any government or public or local authority.

I. (i) loss or destruction of or damage to any property whatsoever or any loss or expense whatsoever resulting or arising therefrom or any consequential loss

(ii) any legal liability of whatsoever nature directly or indirectly caused by or contributed to by or arising from

(III) Ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel

(IV) The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof

(V) Nuclear reaction, nuclear radiation or radioactive contamination

J. Loss or damage caused by or resulting from terrorism.

#### Basis of valuation

A. The basis of valuation for settlement will be:

(I) For items individually listed, the value agreed by the underwriters and shown in the schedule. The underwriters will not be liable for more than the agreed value;

(II) For items not individually listed, the market value immediately prior to the loss.

nevertheless in no event will the underwriters be liable for more than the applicable limits of liability set out in the schedule.

B. In the event of partial loss of or damage to any item insured the amount payable will be the cost and expense of restoration plus any resulting depreciation but not exceeding the full value of that item, valued as in a above.

C. Following payment of the full amount insured for any item, pair or set, the underwriters will become the full owners and reserve the right to take possession of the item, pair or set.

#### Conditions

Anything to be done or complied with by the assured shall be a condition precedent to the underwriters' liability.

1. Due diligence

The assured must take all reasonable care and measures to protect the insured property and to maintain it in a good and proper condition.

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#### 2. Transits

The assured must ensure that the insured property is packed for transit by competent professional Packers.

#### 3. Acquisitions

The aggregate sum insured may be increased by up to 10% to cover new acquisitions provided Underwriters are notified within 60 days and an additional premium is paid. This allowance will be Reinstated following each notification to the underwriters.

#### 4. Protections maintenance clause

The assured must ensure that all physical protections notified to the underwriters are engaged Whenever the named location(s) are left unattended.

The assured must ensure that all fire alarm and security systems notified to the underwriters are Activated whenever the named location(s) are left unattended. The assured must also advise the Underwriters as soon as reasonably possible if for any reason a system is not working properly. The underwriters may then vary the terms and conditions of this insurance. All systems must be regularly serviced under contract by a reputable company at least annually.

#### 5. Notice and proof of loss

In the event of loss or damage that may give rise to a claim under this insurance notice is to be given To the underwriters as soon as reasonably possible, and to the police if a crime is suspected.

In the event of loss or damage to the insured property the assured must give the underwriters such Relevant information and evidence as may reasonably be required and co-operate fully in the Investigation or adjustment of any claim. If required by the underwriters the assured must submit to Examination under oath by any person designated by the underwriters.

#### 6. Subrogation

If the underwriters become liable for any payment under this insurance in respect of a loss, the Underwriters shall be subrogated, to the extent of the payment, to all the rights and remedies of the Assured against any party in respect of the loss and shall be entitled at their own expense to sue in The name of the assured. The assured shall give the underwriters all such assistance in his power as The underwriters may require to secure their rights and remedies and, at the underwriters' request,

Shall execute all documents necessary to enable the underwriters effectively to bring suit in the name Of the

assured. The underwriters shall be entitled to all recoveries from any third party up to the Amount of their outlay including their own costs and expenses.

#### 7. Recovered property

The assured will have the right to purchase from the underwriters any property recovered for which The full sum insured has been paid in settlement of a claim at the lesser of:

- (i) the amount of the settled claim plus interest from the date of settlement at a relevant prevailing bank base rate plus loss adjustment and recovery expenses;
- (ii) at the fair market value at the time of recovery.

The underwriters will notify the assured by post at his last known address of the right to purchase Property recovered and the assured will have 60 days from the date of notice to exercise the right to Repurchase.

#### 8. Misrepresentation and fraud

If the assured has concealed or misrepresented any material fact or circumstance relating to this Insurance or makes any claim knowing it to be fraudulent, this insurance shall become void.

#### 9. Cancellation

This insurance may be cancelled at any time by the assured in writing to the broker or agent who Effected this insurance. The underwriters will then be entitled to the customary pro-rata proportion of The premium.

This insurance may also be cancelled by or on behalf of underwriters by giving 30 days notice in Writing sent by post to the assured at his last known address. The underwriters will then be entitled to The pro rata proportion of the premium.

Notice will be deemed to have been given if sent by post properly addressed.

#### 10. Governing law and jurisdiction

This insurance is governed by the laws of the country specified in the schedule. Any terms or conditions of this certificate which are in conflict with the laws of the state or country where this Certificate is issued are hereby amended to conform to such laws.

Both the assured and the underwriters irrevocably and unconditionally agree to submit any dispute Under or in any way relating to this insurance to the exclusive jurisdiction of the courts of the country Specified in the schedule

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#### 11. Arbitration

The parties to the contract may mutually agree and enter into a separate Arbitration Agreement to settle any and all disputes in relation to this policy.

Arbitration shall be conducted under and in accordance with the provisions of the Arbitration and Conciliation Act, 1996..

#### Condonation of delay:

The company may condone delay on merit where it is proved that delay in reporting of claim or submission of claim documents is due to reasons beyond the control of the insured.

Notwithstanding the above, delay in reporting of claim or submission of claim documents due to reasons beyond the control of the insured shall not be condoned where such claim even if reported in time would in any which ways be rejected.

#### Claims process:

In the event of loss of an insured event the insurance company must be informed immediately. Our contact details are as follows:

HDFC ERGO General Insurance Company Ltd.  
D-301, 3rd Floor, Eastern Business District (Magenet Mall),  
LBS Marg, Bhandup (W), Mumbai – 400 078.

While intimation of claim, insured has to provide relevant information which includes policy details and loss details (viz. Loss location, .contact details, details of loss / accident)

Based on the details provided claim will be registered and claim no. Will be provided to the insured.

After registration, claims officer will appoint the surveyor within 24 hrs.

- An acknowledgement with respect to the claim intimation is given to the insured, once we are in receipt of any claim intimation from the insured.
- Based on the information submitted in the claim intimation letter, if required, we may procure more information from the insured depending on the facts mentioned therein. Upto the satisfaction of the company.
- Surveyor / investigator may be appointed if required.
- Apart from surveyor/investigator, opinions of legal experts are sought, if required.
- Based on the investigation and documentations provided, the decision with respect to the claim would be taken and accordingly conveyed to the insured (vide written communication)

Processing of claim: the documents generally required for processing of claims are:

1. Policy/underwriting documents.
2. Survey report with photographs
3. Claim form, duly completed.
4. Log book / asset register / capitalized item list
5. Repair / replacement invoices with receipt
6. All applicable valid certificates
7. Any other relevant documents required based on type of loss
8. Kyc documents where settlement amount is over 1 lac

Apart from above standard documents some other documents may be called for based on the nature of claim. Any other document as may be necessary and appropriately applicable for the claims preferred under the different sections of the policy

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#### Contact Us

	Within India	Outside India
<b>Claim Intimation:</b>	Customer Service No. 022-62346234 / 0120-62346234 Email: healthclaims@hdfcergo.com	Toll Free No: 800 08250825 Global Toll Free No : +800 08250825 (accessible from locations outside India only) Landline no (Chargeable) : 0120-4507250 Email: travelclaims@hdfcergo.com
<b>Claim document submission at address</b>	HDFC ERGO General Insurance Co. Ltd. Stellar IT Park, Tower-1 5th Floor, C - 25, Noida, Sector 62, 201301, Uttar Pradesh	HDFC ERGO General Insurance Co. Ltd. Stellar IT Park, Tower-1 5th Floor, C - 25, Noida, Sector 62, 201301, Uttar Pradesh

#### II. Redressal of Grievance

In case of any grievance the insured person may contact the company through:

- Website: [www.hdfcergo.com](http://www.hdfcergo.com)
- Customer Service Number: 022 6234 6234 / 0120 6234 6234
- Contact Details for Senior Citizen: 022 6234 6234 / 0120 6234 6234 | Email id: [seniorcitizen@hdfcergo.com](mailto:seniorcitizen@hdfcergo.com)
- E-mail: [care@hdfcergo.com](mailto:care@hdfcergo.com)

Insured person may also approach the grievance cell at any of the company's branches with the details of grievance.

If Insured person is not satisfied with the redressal of grievance through one of the above methods, Insured Person may contact the grievance officer at [cgo@hdfcergo.com](mailto:cgo@hdfcergo.com)

For updated details of grievance officer, kindly refer the link: <https://www.hdfcergo.com/customer-voice/grievances>

Contact Points	First Contact Point	Escalation level 1	Escalation level 2
<b>Contacts us at</b>	<a href="https://www.hdfcergo.com/customercare/grievances">https://www.hdfcergo.com/customercare/grievances</a> Call: 022 6242 6242 / 0120 6242 6242	<a href="https://www.hdfcergo.com/customercare/grievances/escalation%20level%201">https://www.hdfcergo.com/customercare/grievances/escalation level 1</a> Call: 0022 6242 6242 / 0120 6242 6242	<a href="https://www.hdfcergo.com/customercare/grievances/escalation%20level%202">https://www.hdfcergo.com/customercare/grievances/escalation level 2</a> Call: 022 6242 6242 / 0120 6242 6242
<b>Contact Point for Senior Citizen</b>	<a href="https://www.hdfcergo.com/customercare/grievances">https://www.hdfcergo.com/customercare/grievances</a> Call: 022 6242 6242 / 0120 6242 6242 Email id: <a href="mailto:seniorcitizen@hdfcergo.com">seniorcitizen@hdfcergo.com</a>	<a href="https://www.hdfcergo.com/customercare/grievances/escalation%20level%201">https://www.hdfcergo.com/customercare/grievances/escalation level 1</a> Call: 022 6242 6242 / 0120 6242 6242 Email id: <a href="mailto:seniorcitizen@hdfcergo.com">seniorcitizen@hdfcergo.com</a>	<a href="https://www.hdfcergo.com/customercare/grievances/escalation%20level%202">https://www.hdfcergo.com/customercare/grievances/escalation level 2</a> Call: 022 6242 6242 / 0120 6242 6242 Email id: <a href="mailto:seniorcitizen@hdfcergo.com">seniorcitizen@hdfcergo.com</a>
<b>Write to us at</b>	<a href="mailto:care@hdfcergo.com">care@hdfcergo.com</a>	<a href="mailto:grievance@hdfcergo.com">grievance@hdfcergo.com</a>	<a href="mailto:cgo@hdfcergo.com">cgo@hdfcergo.com</a>
<b>Visit us</b>	Grievance cell of any of our Branch office	The Grievance Cell, HDFC ERGO General Insurance Company Ltd., D-301, 3rd Floor, Eastern Business District (Magnet Mall), LBS Marg, Bhandup (West) Mumbai - 400 078.	Chief Grievance Officer, HDFC ERGO General Insurance Company Ltd., D-301, 3rd Floor, Eastern Business District (Magnet Mall), LBS Marg, Bhandup (West) Mumbai - 400 078.

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NAMES OF OMBUDSMAN AND ADDRESSES OF OMBUDSMAN CENTRES	
OFFICE DETAILS	JURISDICTION OF OFFICE (UNION TERRITORY, DISTRICT)
<b>AHMEDABAD - Shri Kuldip Singh</b> Office of the Insurance Ombudsman, Jeevan Prakash Building, 6th floor, Tilak Marg, Relief Road, Ahmedabad – 380 001. Tel.: 079 - 25501201/02/05/06 Email: bimalokpal.ahmedabad@ecoi.co.in	Gujarat, Dadra & Nagar Haveli, Daman and Diu.
<b>BENGALURU - Smt. Neerja Shah</b> Office of the Insurance Ombudsman, Jeevan Soudha Building, PID No. 57-27- N-19, Ground Floor, 19/19, 24th Main Road, JP Nagar, 1st Phase, Bengaluru – 560 078. Tel.: 080 - 26652048 / 26652049 Email: bimalokpal.bengaluru@ecoi.co.in	Karnataka.
<b>BHOPAL - Shri Guru Saran Shrivastava</b> Office of the Insurance Ombudsman, Janak Vihar Complex, 2nd Floor, 6, Malviya Nagar, Opp. Airtel Office, Near New Market, Bhopal – 462 003. Tel.: 0755 - 2769201 / 2769202 Fax: 0755 - 2769203 Email: bimalokpal.bhopal@ecoi.co.in	Madhya Pradesh Chattisgarh.
<b>BHUBANESHWAR - Shri Suresh Chandra Panda</b> Office of the Insurance Ombudsman, 62, Forest park, Bhubaneswar – 751 009. Tel.: 0674 - 2596461 / 2596455 Fax: 0674 - 2596429 Email: bimalokpal.bhubaneswar@ecoi.co.in	Orissa.
<b>CHANDIGARH - Dr. Dinesh Kumar Verma</b> Office of the Insurance Ombudsman, S.C.O. No. 101, 102 & 103, 2nd Floor, Batra Building, Sector 17 – D, Chandigarh – 160 017. Tel.: 0172 - 2706196 / 2706468 Fax: 0172 - 2708274 Email: bimalokpal.chandigarh@ecoi.co.in	States of Punjab, Haryana (excluding 4 districts viz Gurugram, Faridabad, Sonapat and Bahadurgarh), Himachal Pradesh, Union Territories of Jammu & Kashmir, Ladakh and Chandigarh.
<b>CHENNAI - Shri M. Vasantha Krishna</b> Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, CHENNAI – 600 018. Tel.: 044 - 24333668 / 24335284 Fax: 044 - 24333664 Email: bimalokpal.chennai@ecoi.co.in	State of Tamil Nadu and Union Territories - Puducherry Town and Karaikal (which are part of Union Territory of Puducherry).
<b>DELHI - Shri Sudhir Krishna</b> Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi – 110 002. Tel.: 011 - 23232481/23213504 Email: bimalokpal.delhi@ecoi.co.in	Delhi, 4 Districts of Haryana viz. Gurugram, Faridabad, Sonapat and Bahudurgarh
<b>GUWAHATI - Shri Kiriti .B. Saha</b> Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, Nr. Panbazar over bridge, S.S. Road, Guwahati – 781001(ASSAM). Tel.: 0361 - 2632204 / 2602205 Email: bimalokpal.guwahati@ecoi.co.in	Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura.
<b>HYDERABAD - Shri I. Suresh Babu</b> Office of the Insurance Ombudsman, 6-2-46, 1st floor, "Moin Court", Lane Opp. Saleem Function Palace, A. C. Guards, Lakdi-Ka-Pool, Hyderabad - 500 004. Tel.: 040 - 67504123 / 23312122 Fax: 040 - 23376599 Email: bimalokpal.hyderabad@ecoi.co.in	State of Andhra Pradesh, Telangana and Yanam - a part of Union Territory of Puducherry.

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<b>NAMES OF OMBUDSMAN AND ADDRESSES OF OMBUDSMAN CENTRES</b>	
<b>OFFICE DETAILS</b>	<b>JURISDICTION OF OFFICE (UNION TERRITORY, DISTRICT)</b>
<p><b>JAIPUR - Smt. Sandhya Baliga</b> Office of the Insurance Ombudsman, Jeevan Nidhi – II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur - 302 005. Tel.: 0141 - 2740363 Email: Bimalokpal.jaipur@ecoi.co.in</p>	Rajasthan.
<p><b>ERNAKULAM - Ms. Poonam Bodra</b> Office of the Insurance Ombudsman, 2nd Floor, Pulinat Bldg., Opp. Cochin Shipyard, M. G. Road, Ernakulam - 682 015. Tel.: 0484 - 2358759 / 2359338 Fax: 0484 - 2359336 Email: bimalokpal.ernakulam@ecoi.co.in</p>	States of Kerala and Union Territory of (a) Lakshadweep (b) Mahe - a part of Union Territory of Puduchery.
<p><b>KOLKATA - Shri P. K. Rath</b> Office of the Insurance Ombudsman, Hindustan Bldg. Annexe, 4th Floor, 4, C.R. Avenue, KOLKATA - 700 072. Tel.: 033 - 22124339 / 22124340 Fax : 033 - 22124341 Email: bimalokpal.kolkata@ecoi.co.in</p>	States of West Bengal, Sikkim and Union Territories of Andaman & Nicobar Islands.
<p><b>LUCKNOW -Shri Justice Anil Kumar Srivastava</b> Office of the Insurance Ombudsman, 6th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, Lucknow - 226 001. Tel.: 0522 - 2231330 / 2231331 Fax: 0522 - 2231310 Email: bimalokpal.lucknow@ecoi.co.in</p>	"Districts of Uttar Pradesh : Laitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhadra, Fatehpur, Pratapgarh, Jaunpur, Varanasi, Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareilly, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Baharapur, Basti, Ambedkarnagar, Sultanpur, Maharajganj, Santkabirnagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar."
<p><b>MUMBAI - Shri Milind A. Kharat</b> Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054. Tel.: 022 - 26106552 / 26106960 Fax: 022 - 26106052 Email: bimalokpal.mumbai@ecoi.co.in</p>	Goa, Mumbai Metropolitan Region excluding Navi Mumbai & Thane.
<p><b>NOIDA - Shri Chandra Shekhar Prasad</b> Office of the Insurance Ombudsman, Bhagwan Sahai Palace 4th Floor, Main Road, Naya Bans, Sector 15, Distt: Gautam Buddha Nagar, U.P.-201301. Tel.: 0120-2514250 / 2514252 / 2514253 Email: bimalokpal.noida@ecoi.co.in</p>	"State of Uttaranchal and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshehar, Etah, Kanooj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautambodhanagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kansiramnagar, Saharanpur."
<p><b>PATNA - Shri N. K. Singh</b> Office of the Insurance Ombudsman, 1st Floor, Kalpana Arcade Building., Bazar Samiti Road, Bahadurpur, Patna 800 006. Tel.: 0612-2680952 Email: bimalokpal.patna@ecoi.co.in</p>	Bihar, Jharkhand.
<p><b>PUNE - Shri Vinay Sah</b> Office of the Insurance Ombudsman, Jeevan Darshan Bldg., 3rd Floor, C.T.S. No.s. 195 to 198, N.C. Kelkar Road, Narayan Peth, Pune – 411 030. Tel.: 020-41312555 Email: bimalokpal.pune@ecoi.co.in</p>	Maharashtra, Area of Navi Mumbai and Thane excluding Mumbai Metropolitan Region.